

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.06.2020				
Payment date	25.06.2020			Following payment dates:	27.07.2020
Period No	18				25.08.2020
Monthly Period	01.05.2020				
Interest Period	from 26.05.2020		to	25.06.2020	= 30 days
Cut-Off date	31.05.2020				

Index		Page
1	Portfolio Information	1
2	Amount Due for Distribution - Revenue	2
3	Amount Due for Distribution - Redemptions	3
4	Reserve Accounts	4
5	Performance Data	5
6	Note Principal	6
7	Outstanding Notes	7
8	Counterparty Ratings, Trigger Levels and Consequences	8
9 a	Original Principal Balance	9
9 b	Original PB (Graph)	10
10 a	Outstanding principal Balance	11
10 b	Outstanding PB (Graph)	12
11 a	Geographical Distribution	13
11 b	Geographical (Graph)	14
12 a	Interest Rate	15
12 b	Interest Rate (Graph)	16
13 a	Remaining Terms	17
13 b	Remaining Terms (Graph)	18
14 a	Seasoning	19
14 b	Seasoning (Graph)	20
15 a	Balloon loans as % of other loans	21
15 b	Balloon loans as % of other loans (Graph)	22
16 a	Loans per borrower	23
16 b	Loans per borrower (Graph)	24
17 a	Amortization Profile	25
17 b	Amortization Profile (Graph)	26
18 a	Payment Holidays	27
18 b	Payment Holidays (Graph)	28
19 a	Downpayment	29
19 b	Downpayment (Graph)	30
20 a	Vehicle Condition	31
20 b	Vehicle Condition (Graph)	32
21 a	Borrower Type	33
21 b	Borrower Type (Graph)	34
22 a	Vehicle Type	35
22 b	Vehicle Type (Graph)	36
23 a	Restructured Loans	37
23 b	Restructured Loans (Graph)	38
24	Dynamic Interest Rate	39
25	Dynamic Pre-Payment	40
26	Dynamic Delinquency	41
27	Defaults, Recoveries and Losses by Quarter of Default	42
28	Priority of Payments (1)	43
29	Priority of Payments (2)	44
30	Transaction Costs	45
31	Contact Details	46

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	298 679 540,75 EUR
Scheduled Loan Principal Repayments	6 653 968,50 EUR
Prepayments	7 014 316,22 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	13 668 284,72 EUR
New Defaulted Auto Loans in Period	436 239,66 EUR
Closing Balance	284 575 016,37 EUR
Principal Recoveries on loans in default	222 353,56 EUR
Total revenue collections	
Revenue and fees received on loan balances	898 628,08 EUR
Interest Recoveries on loans in default	7 100,06 EUR
Total Revenue Received in Period	905 728,14 EUR
# Loans	
At beginning of period	26 376 Loans
Paid in Full	800 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	30 Loans
At end of period	25 546 Loans

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date	29.06.2020
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Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	900 428,31	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Revenue Priority of Payments	69 116,31	EUR
f. Any other net income amount received by the Purchaser	-	EUR
g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment	-	EUR
Total Amount for Purchaser Available Revenue Receipts	969 544,62	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	356 428,62	EUR
b. Reserve Fund	1 559 826,61	EUR
c. Amounts received under the Swap Agreement	-	EUR
d. Interest earned by the Issuer	-	EUR
e. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 916 255,23	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	18				
Monthly Period	01.05.2020				
Interest Period	from 26.05.2020	to	25.06.2020	=	30 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	13 890 638,28	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Clean-up Call Early Redemption	-	EUR
d. Gap Amount Advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
e. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	13 890 638,28	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	13 890 638,28	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	-	EUR
Total Amount for Issuer Available Redemption Receipts	13 890 638,28	EUR

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

4. Reserve Accounts



Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	18
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days

Note Balance

Beginning of Period	300 679 190,39 EUR
End of Period	286 788 552,11 EUR

Liquidity Reserve

Beginning of Period	0,5 %	1 559 826,61 EUR
Cash Outflow		1 559 826,61 EUR
Cash Inflow		1 490 710,30 EUR
End of Period	0,5 %	1 490 710,30 EUR
Required Reserve Amount	0,5 %	1 490 710,30 EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00 EUR
Cash Outflow	- EUR
Cash Inflow	- EUR
End of Period	100 000,00 EUR
Required Reserve Amount	100 000,00 EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut II DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

5. Performance Data



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

Asset Balance

Beginning of Period	298 679 540,75	EUR
End of Period	284 575 016,37	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	264 249 139,13	92,86 %	23 851
1-29 days past due	15 888 435,21	5,58 %	1 347

Delinquent Receivables:

30-59 days past due	2 367 272,08	0,83 %	199
60-89 days past due	1 209 908,61	0,43 %	82
90-119 days past due	527 243,71	0,19 %	37
120-149 days past due	145 534,20	0,05 %	11
150-179 days past due	187 483,43	0,07 %	19
Total Performing and Delinquent	284 575 016	100,00 %	25 546

Current Period Defaults	436 239,66		30
Cumulative Defaults	4 130 635,41		342
Current Period Interest Recoveries	7 100,06		
Cumulative Interest Recoveries	64 885,79		
Current Period Principal Recoveries	222 353,56		
Cumulative Principal Recoveries	1 917 099,67		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.25% **NO**

[A] Cumulative Net Loss Ratio, Payment Date	0,33 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,30 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,28 %

or [A] + [B] - [C] / [D] < 10% **43,11 %**

[A] Aggregate Outstanding Asset Principal Amount	284 575 016,37
[B] Aggregate principal balance of Defaulted Contracts	4 130 635,41
[C] Recoveries received on such Defaulted Contracts	1 917 099,67
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77

Pro Rata Trigger Event, where [A] / [B] ≥ 16% **YES**

[A] [1] - [2] - [3]	50 787 039,22
Class B Principal Amount [1]	21 146 085,10
Class C Principal Amount [2]	27 640 954,12
Class D Principal Amount [3]	2 000 000,00
[B] Aggregated Outstanding Note Principal Amount	300 679 190,39

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	29.06.2020			
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Monthly Period	01.05.2020			
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	249 892 151,17	21 146 085,10	27 640 954,12	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	11 630 019,83	984 142,11	1 276 476,34	-	EUR
End of Period	238 262 131,34	20 161 942,99	26 364 477,78	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	1 999 649,64	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	435 889,30	350,36	EUR
Principal Recoveries	-	-	222 353,56	-	EUR
End of Period	-	-	213 535,74	2 000 000,00	EUR

Net Note Principal

Beginning of Period	249 892 151,17	21 146 085,10	27 640 954,12	350,36	EUR
End of Period	238 262 131,34	20 161 942,99	26 150 942,04	-	EUR

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

7. Outstanding Notes

Reporting Date	29.06.2020	
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Period No	18	
Monthly Period	01.05.2020	
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1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS1910883526	XS1910895611	XS1910895884	XS1910896007
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,99 %	4,21 %	5,50 %	0,003006163
Legal Final Maturity Date		25.11.2027	25.11.2027	25.11.2027	25.11.2027
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	Asf/ A2(sf)	Unrated	Unrated
Initial Notes Aggregate Principal Outstanding Balance	665 300 000,00	598 700 000,00	28 000 000,00	36 600 000,00	2 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 653	5 987	280	366	20
Current Note Information					
Class Principal Outstanding Opening Balance	300 679 190,39	249 892 151,17	21 146 085,10	27 640 954,12	2 000 000,00
Available Distribution Amount	13 890 638,28				
Amortisation	13 890 638,28				
Redemption per Class		11 630 019,83	984 142,11	1 276 476,34	-
Redemption per Note		1 942,55	3 514,79	3 487,64	-
Class Principal Outstanding Closing Balance	286 788 552,11	238 262 131,34	20 161 942,99	26 364 477,78	2 000 000,00
Current Tranching	100 %	83,08 %	7,03 %	9,19 %	0,70 %
Current Pool Factor		0,40	0,72	0,72	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(30/360)	(30/360)	(30/360)
Interest Days	30				
Principal Outstanding per Note Beginning of Period		41 739,13	75 521,73	75 521,73	100 000,00
>Principal Repayment per note		1 942,55	3 514,79	3 487,64	-
Principal Outstanding per Note End of Period		39 796,58	72 006,94	72 034,09	100 000,00
>Interest accrued for the period		-	88,11	487,12	645,00
Interest Payment	215 854,59	-	24 670,43	178 284,15	12 900,00
Interest Payment per Note		-	88,11	487,12	645,00

3. Credit Enhancements					
Initial total CE (Subordination)		10,01 %	5,80 %	0,30 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		10,53 %	6,32 %	0,30 %	0,00 %
Current CE (Subordination incl. Excess Spread)		18,94 %	11,91 %	2,71 %	2,01 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19,46 %	12,42 %	2,71 %	2,01 %
Current CE (Subordination)		16,92 %	9,89 %	0,70 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,44 %	10,41 %	0,70 %	0,00 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.06.2020
Payment date 25.06.2020
Period No 18
Monthly Period 01.05.2020
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Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
				Short Term				Long Term						
				Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut VII DAC		No rating		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within 60 days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance			
Transaction Account Bank	BNP Paribas	F1	F1	P-1	P-1	A	A+ *-	A3	Aa3	No	The Issuer and the Purchaser will (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, the Issuer Secured Accounts, the Issuer Share Capital Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Issuer Share Capital Account and (ii) in relation to the Purchaser, the Purchaser Transaction Account, the Purchaser Share Capital Account and all funds standing to the credit of the Purchaser Transaction Account and the Purchaser Share Capital Account, are transferred to another bank that meets the applicable Required Ratings (which bank will be notified in writing by the Issuer to the Transaction Account Bank) and which has been approved in writing by the Note Trustee in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank will terminate on the date on which the appointment of the new transaction account bank becomes effective			
Swap Counterparty	ING Bank N.V.	Fitch First Rating Trigger Collateral	F1	F1+ *-	N/A	N/A	A	AA- *-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.		
	ING Bank N.V.	Fitch Second Trigger Required Rating	F3	F1+ *-	N/A	N/A	BBB-	AA- *-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.		
Swap Counterparty	ING Bank N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.		
	ING Bank N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Notes.		
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+ *-	P-1	P-1	A	AA- *-	A3	Aa2	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank which meets the Required Ratings		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

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Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



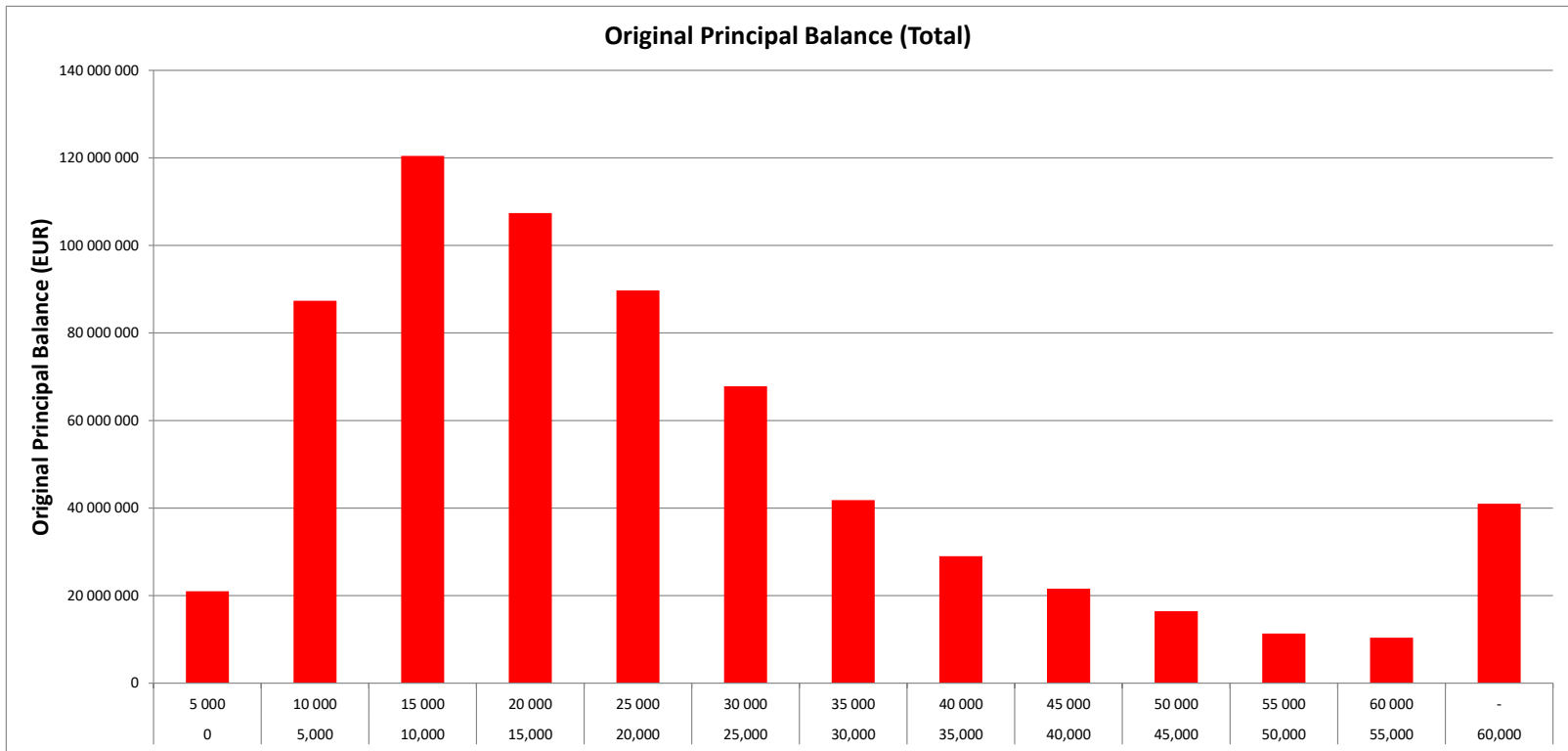
Average amount - all: 15 089

	TOTAL						
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
Original balance	0	5 000	6 172	20 988 305	3,15 %	22,3	9,2
	5 000	10 000	11 630	87 366 308	13,13 %	36,3	9,3
	10 000	15 000	9 714	120 462 454	18,11 %	42,2	9,3
	15 000	20 000	6 228	107 391 489	16,14 %	44,2	9,2
	20 000	25 000	4 016	89 711 217	13,49 %	45,1	8,8
	25 000	30 000	2 489	67 807 274	10,19 %	45,6	8,6
	30 000	35 000	1 296	41 803 370	6,28 %	45,8	8,9
	35 000	40 000	775	29 006 696	4,36 %	45,0	8,9
	40 000	45 000	510	21 585 525	3,24 %	45,9	8,8
	45 000	50 000	347	16 455 093	2,47 %	46,4	8,8
	50 000	55 000	216	11 318 521	1,70 %	46,1	8,4
	55 000	60 000	181	10 392 399	1,56 %	46,4	8,6
	60 000	-	516	40 977 808	6,16 %	45,9	8,6
	Total		44 090	665 266 457	100 %	42,80	9,0

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

9.b Original Principal Balance Graph

Reporting Date	29.06.2020	
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**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

10.a Outstanding Principal Balance

Reporting Date	29.06.2020				
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Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



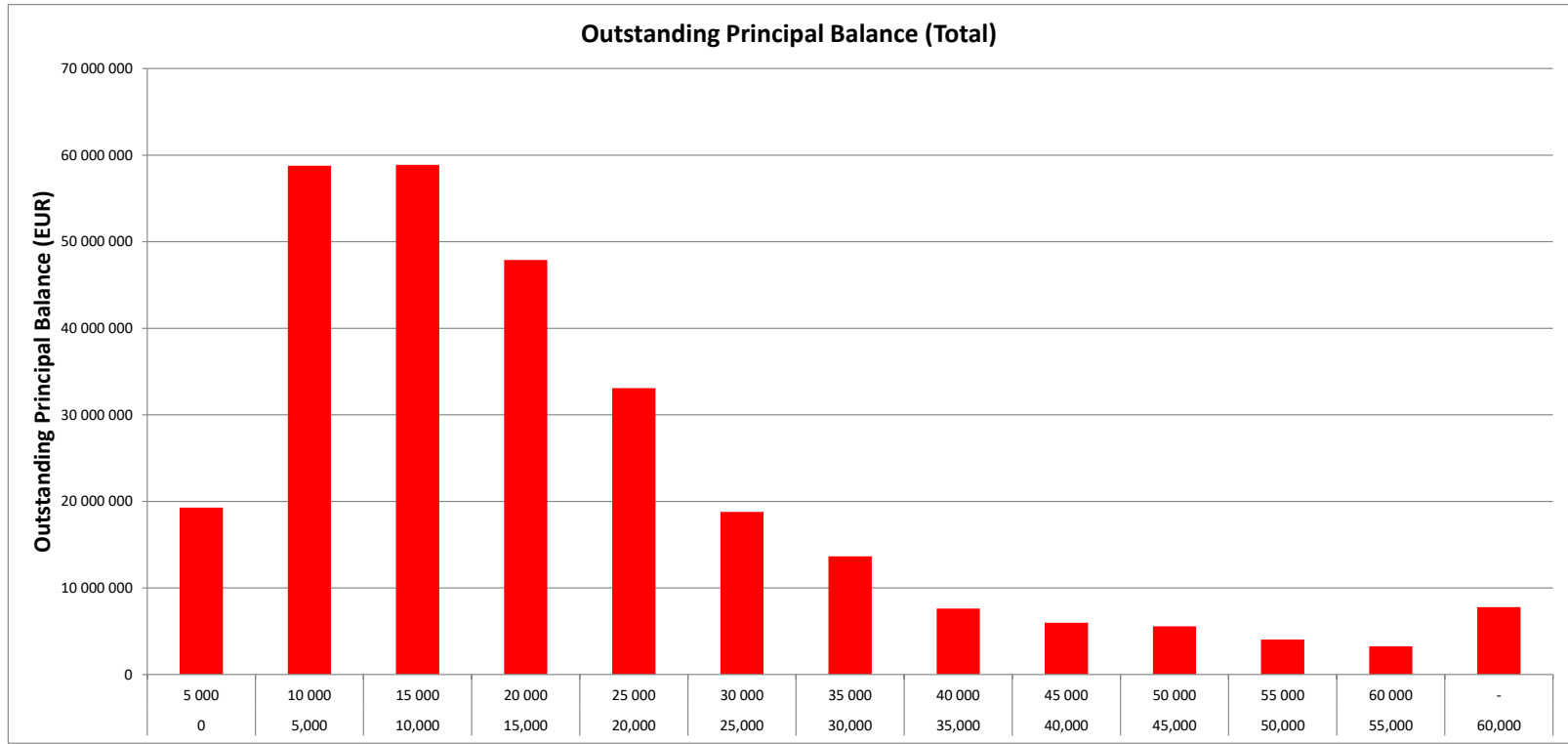
Average amount - all: 11 140

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 670	19 285 861	6,78 %	22	27
	5 000	10 000	7 980	58 773 967	20,65 %	31	27
	10 000	15 000	4 832	58 885 563	20,69 %	33	27
	15 000	20 000	2 768	47 885 826	16,83 %	33	26
	20 000	25 000	1 492	33 072 189	11,62 %	34	26
	25 000	30 000	689	18 777 280	6,60 %	34	26
	30 000	35 000	422	13 645 757	4,80 %	33	26
	35 000	40 000	204	7 610 206	2,67 %	33	27
	40 000	45 000	142	5 984 876	2,10 %	34	26
	45 000	50 000	117	5 556 737	1,95 %	34	26
	50 000	55 000	77	4 039 842	1,42 %	35	26
	55 000	60 000	57	3 272 980	1,15 %	33	26
	60 000	-	96	7 783 933	2,74 %	33	27
	Total			25 546	284 575 016	100 %	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

10.b Outstanding Principal Balance Graph

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SCF Rahoituspalvelut VII DAC
Monthly Investor Report

11.a Geographical Distribution



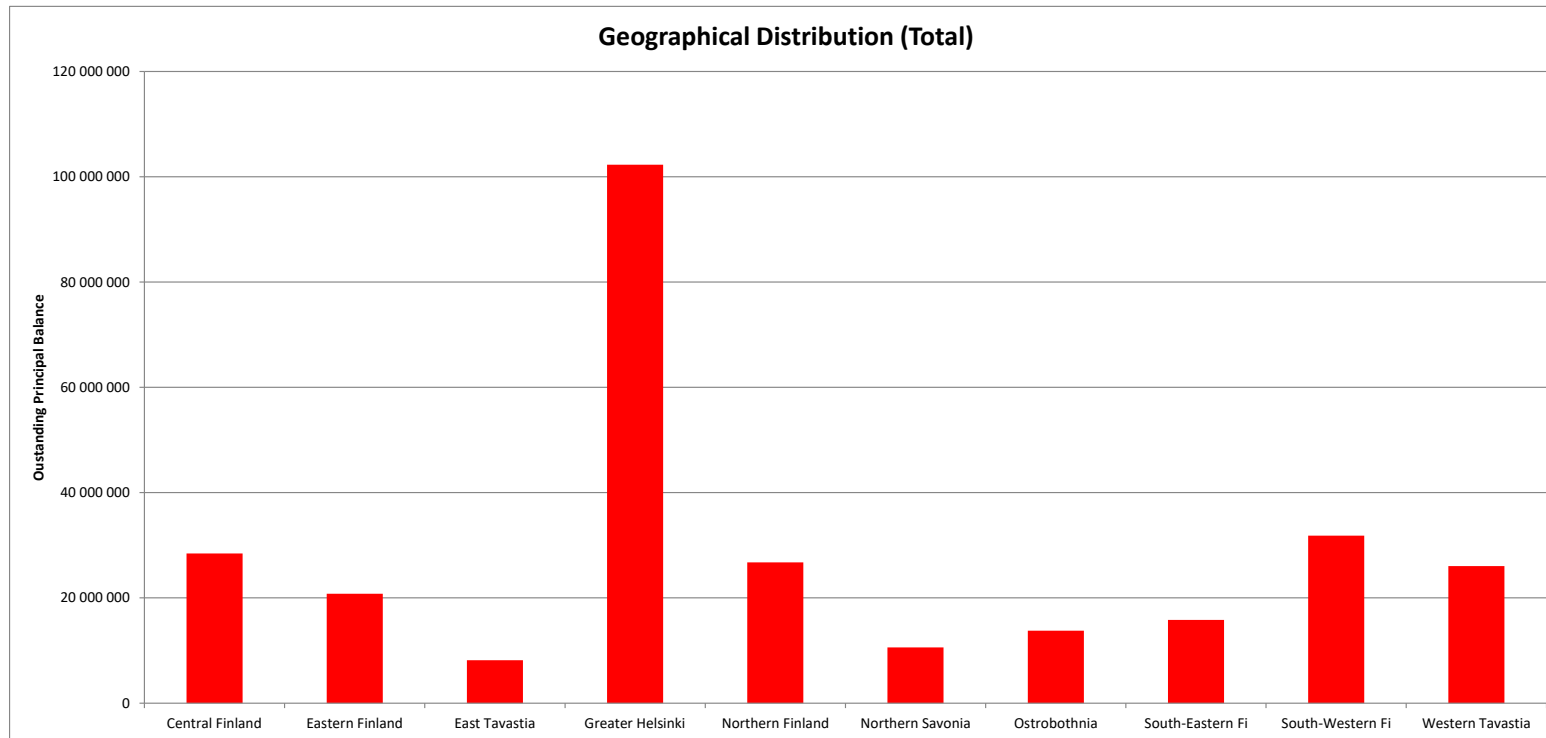
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 723	28 433 098	9,99 %	32		27
Eastern Finland	1 921	20 805 663	7,31 %	32		27
East Tavastia	778	8 177 292	2,87 %	32		26
Greater Helsinki	8 213	102 301 184	35,95 %	32		26
Northern Finland	2 365	26 758 240	9,40 %	32		26
Northern Savonia	1 034	10 616 633	3,73 %	32		26
Ostrobothnia	1 531	13 762 714	4,84 %	31		26
South-Eastern Fi	1 564	15 826 618	5,56 %	31		27
South-Western Fi	3 041	31 838 889	11,19 %	32		26
Western Tavastia	2 376	26 054 686	9,16 %	32		26
Total	25 546	284 575 016	100 %			

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

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**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

12.a Interest Rate



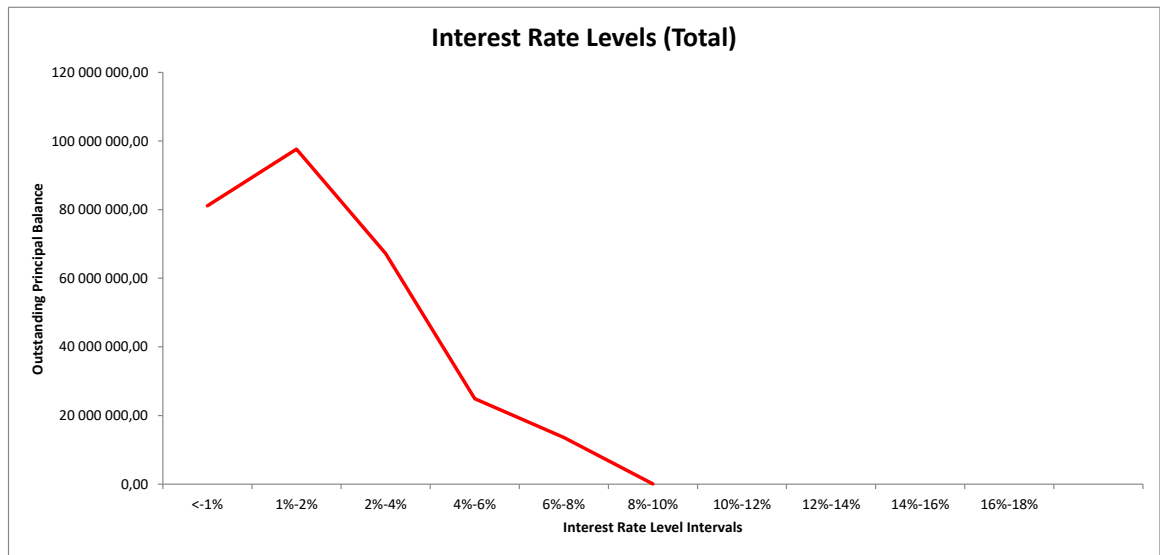
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TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	5 870	81 125 839	28,51 %	33	26
1	2	7 202	97 627 913	34,31 %	32	27
2	4	6 477	67 214 639	23,62 %	32	26
4	6	3 516	24 907 321	8,75 %	31	26
6	8	2 457	13 626 229	4,79 %	30	26
8	10	23	70 022	0,02 %	27	28
10	12					
12	14	1	3 054	0,00 %	19	28
14	16					
16	18					
18	-					
Total		25 546	284 575 016	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	18				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.a Remaining Terms



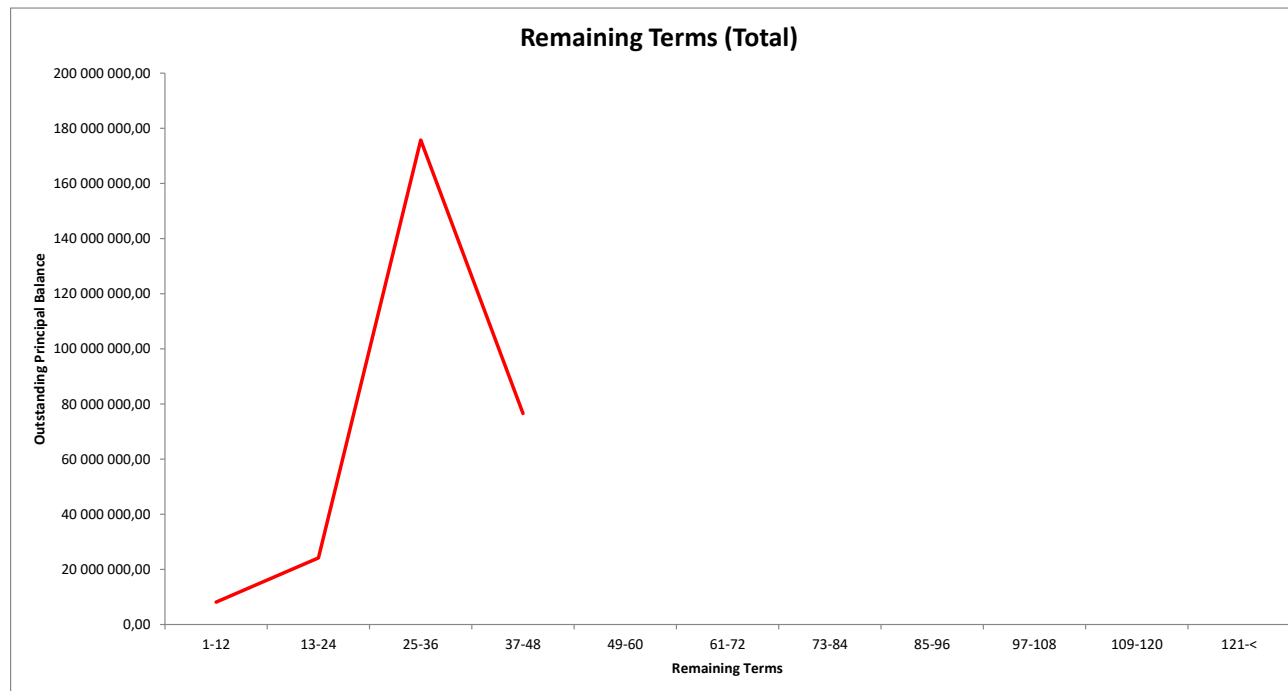
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	17	4 968	0,00 %	0	26
	1		12	2 685	8 128 788	2,86 %	9	29
	13		24	3 917	24 166 030	8,49 %	19	29
	25		36	13 864	175 728 835	61,75 %	32	28
	37		48	5 063	76 546 396	26,90 %	38	22
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			25 546	284 575 016	100 %			

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.b Remaining Terms

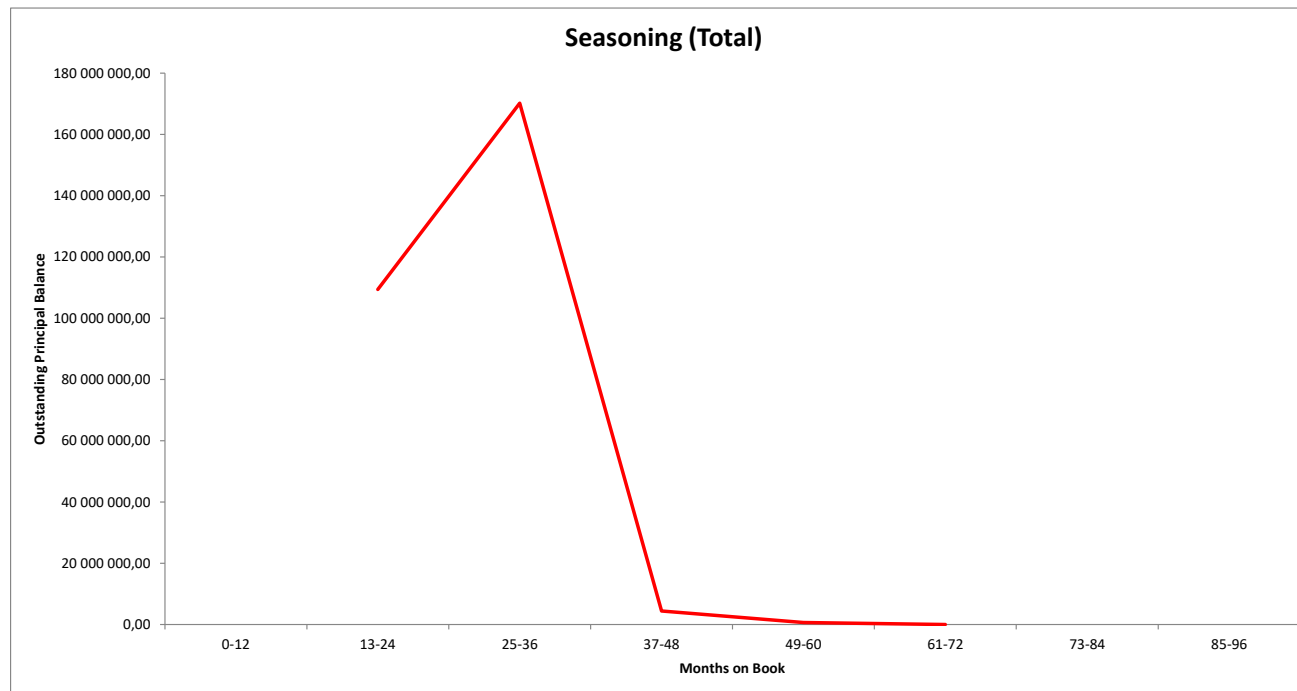
Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	18				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.b Seasoning

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

15.a Balloon loans



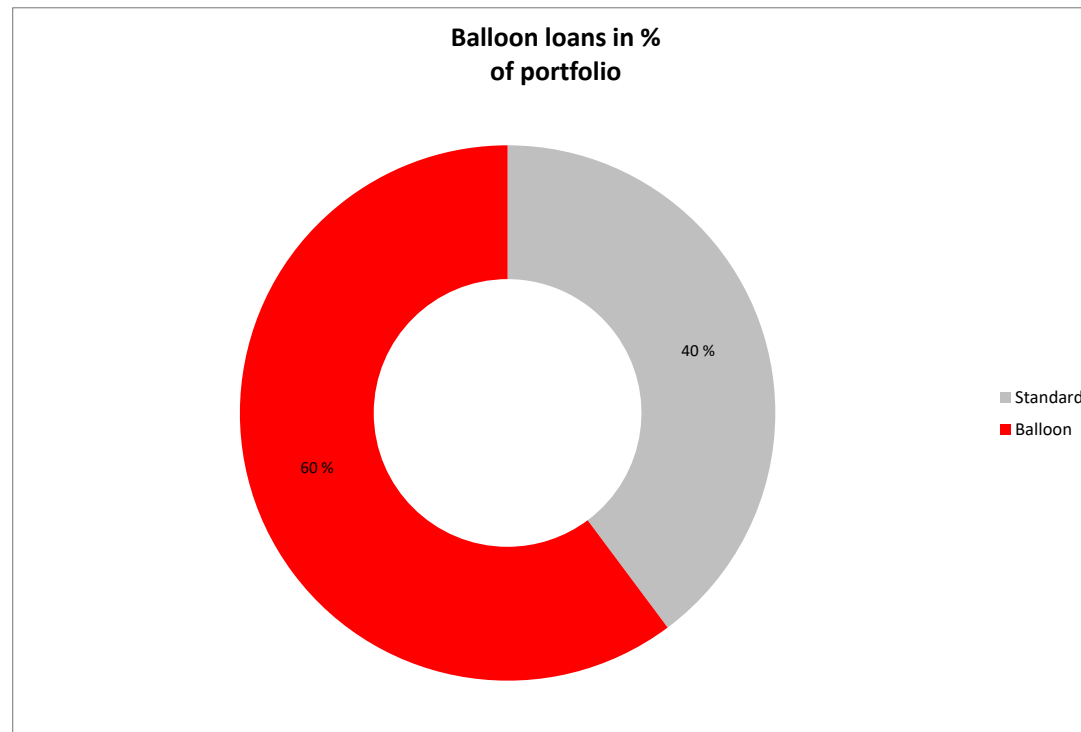
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		16 253	113 262 659	39,80 %	2 452	0	30	26
Balloon		9 293	171 312 358	60,20 %	78 371 701	0	33	27
Total		25 546	284 575 016	100 %	78 374 153	27,54 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

15.b Balloon loans

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.a # loans per borrower



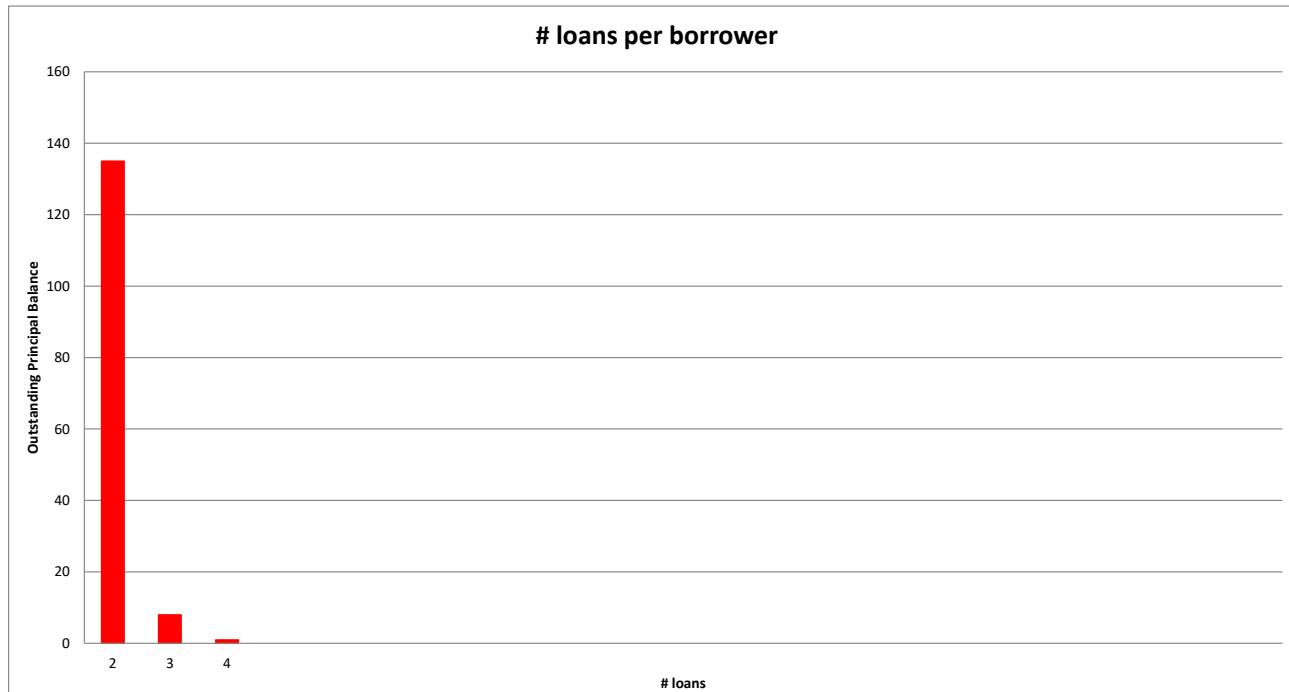
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	25 248	280 277 661	98,49 %
	2	135	3 905 186	1,37 %
	3	8	366 708	0,13 %
	4	1	25 461	0,01 %
	Total:	25 392	284 575 016	100,0 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

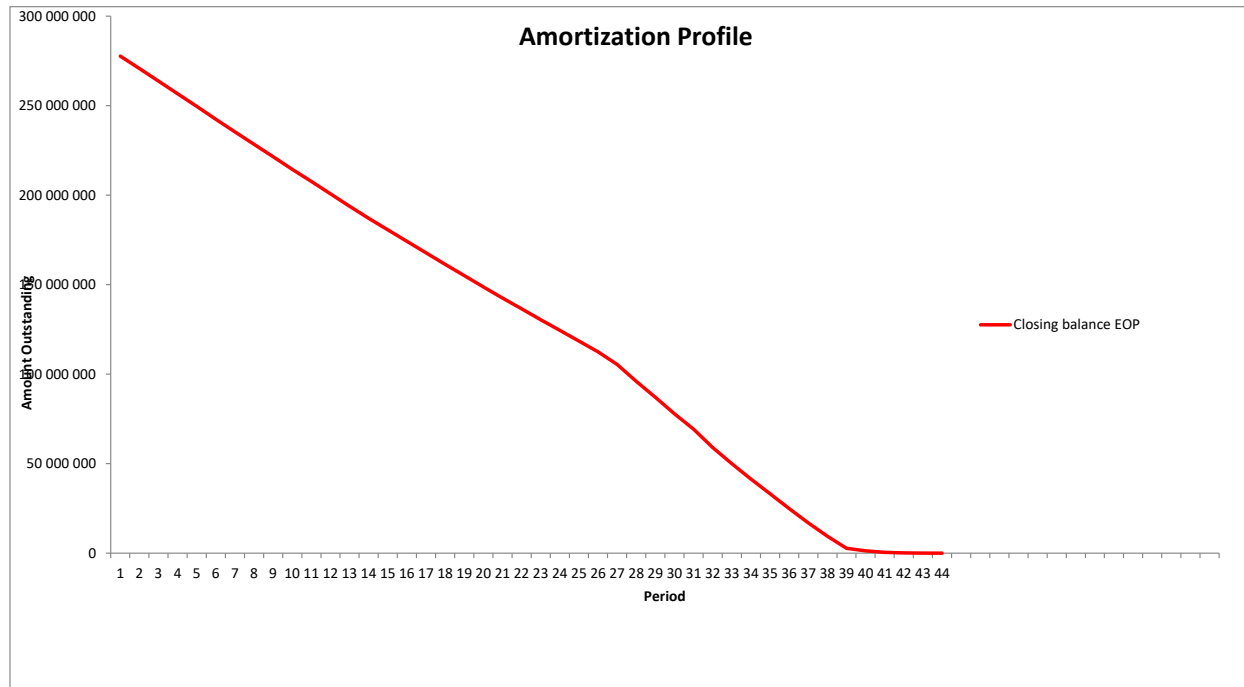
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	284 575 016	277 688 754	6 886 263	549 322	2,34 %	97,58 %
2	277 688 754	270 699 876	6 988 878	534 363	2,33 %	95,12 %
3	270 699 876	263 678 136	7 021 739	519 240	2,33 %	92,66 %
4	263 678 136	256 622 228	7 055 908	504 158	2,32 %	90,18 %
5	256 622 228	249 578 746	7 043 482	489 095	2,31 %	87,70 %
6	249 578 746	242 444 641	7 134 106	474 064	2,30 %	85,20 %
7	242 444 641	235 392 877	7 051 763	459 019	2,30 %	82,72 %
8	235 392 877	228 378 666	7 014 212	444 050	2,29 %	80,25 %
9	228 378 666	221 420 265	6 958 401	429 168	2,28 %	77,81 %
10	221 420 265	214 449 570	6 970 695	414 330	2,27 %	75,36 %
11	214 449 570	207 637 475	6 812 095	399 657	2,26 %	72,96 %
12	207 637 475	200 768 851	6 868 624	385 176	2,25 %	70,55 %
13	200 768 851	193 823 500	6 945 350	370 580	2,24 %	68,11 %
14	193 823 500	187 029 883	6 793 618	355 970	2,23 %	65,72 %
15	187 029 883	180 597 998	6 431 884	341 681	2,21 %	63,46 %
16	180 597 998	174 167 521	6 430 477	328 161	2,20 %	61,20 %
17	174 167 521	167 780 747	6 386 773	314 756	2,19 %	58,96 %
18	167 780 747	161 354 389	6 426 358	301 470	2,18 %	56,70 %
19	161 354 389	155 071 807	6 282 583	288 054	2,16 %	54,49 %
20	155 071 807	148 749 924	6 321 883	275 080	2,15 %	52,27 %

Amortization profile (first 20 periods)

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

17.b Amortization Profile

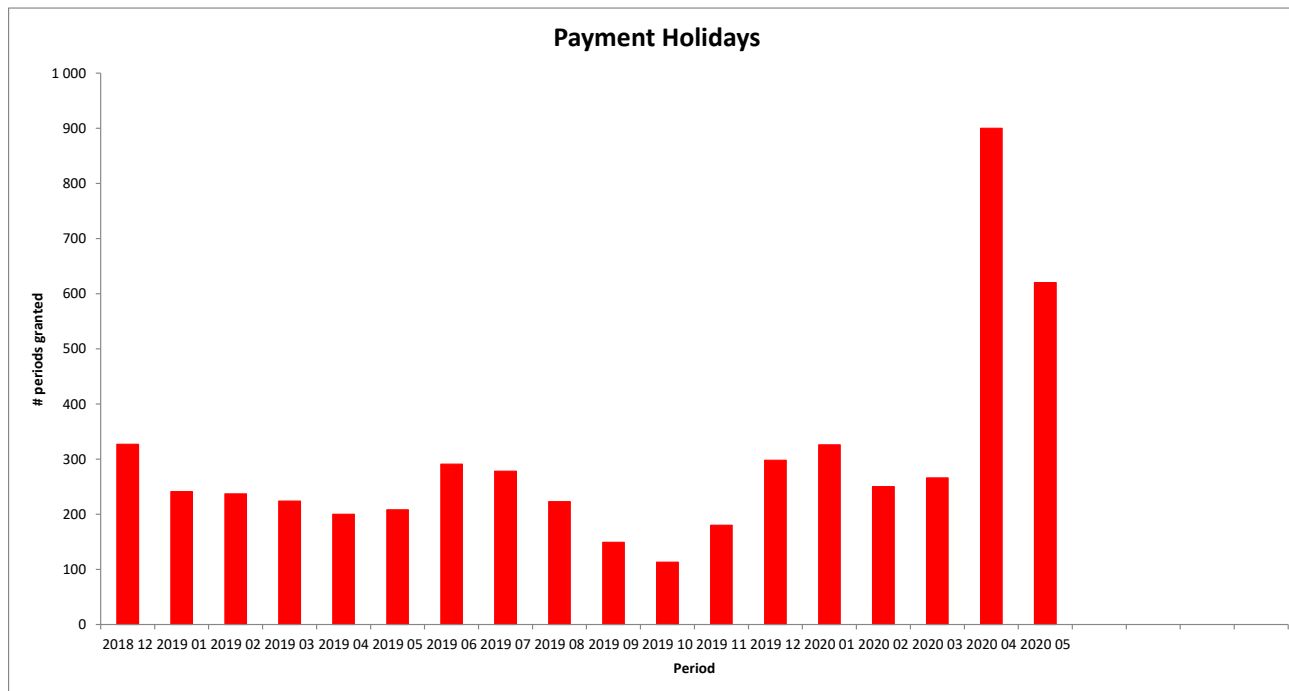
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

18.b Payment Holidays

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	18				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	18				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days

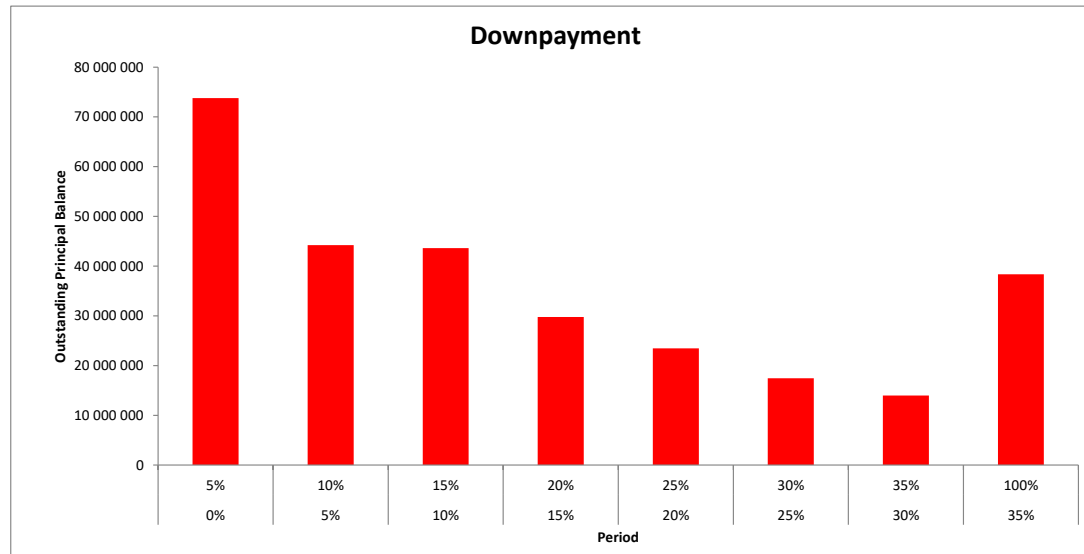
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 648	73 773 384	25,92 %	33	26
	5 %	10 %	3 334	44 208 419	15,53 %	33	26
	10 %	15 %	3 628	43 604 960	15,32 %	32	27
	15 %	20 %	2 582	29 770 877	10,46 %	32	27
	20 %	25 %	2 084	23 450 611	8,24 %	32	26
	25 %	30 %	1 672	17 453 913	6,13 %	31	27
	30 %	35 %	1 360	13 969 846	4,91 %	31	26
	35 %	100 %	5 238	38 343 007	13,47 %	29	26
Total			25 546	284 575 016	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

20.a Vehicle Condition

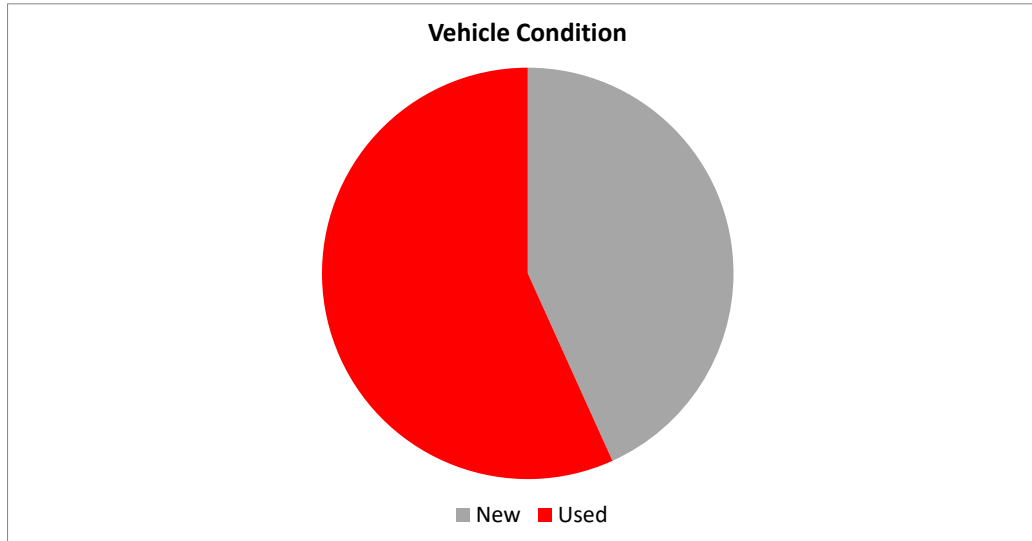


Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	18
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		7 596	123 071 852	43,25 %	32	26
Used		17 950	161 503 165	56,75 %	31	27
Total		25 546	284 575 016	100 %		

20.b Vehicle Condition

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	18				
Monthly Period	01.05.2020				
Interest Period	from 26.05.2020	to 25.06.2020	=	30 days	



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.a Borrower Type



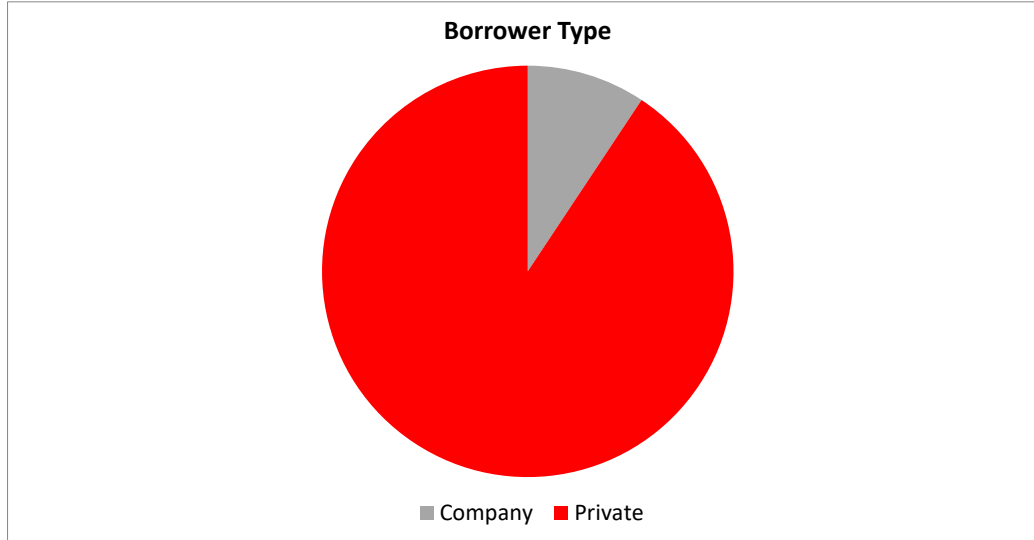
Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	18
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 752	26 549 574	9,33 %	31	27
	Private	23 794	258 025 442	90,67 %	32	26
	Total	25 546	284 575 016	100,0 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	18				
Monthly Period	01.05.2020				
Interest Period	from 26.05.2020	to	25.06.2020	=	30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

22.a Vehicle type



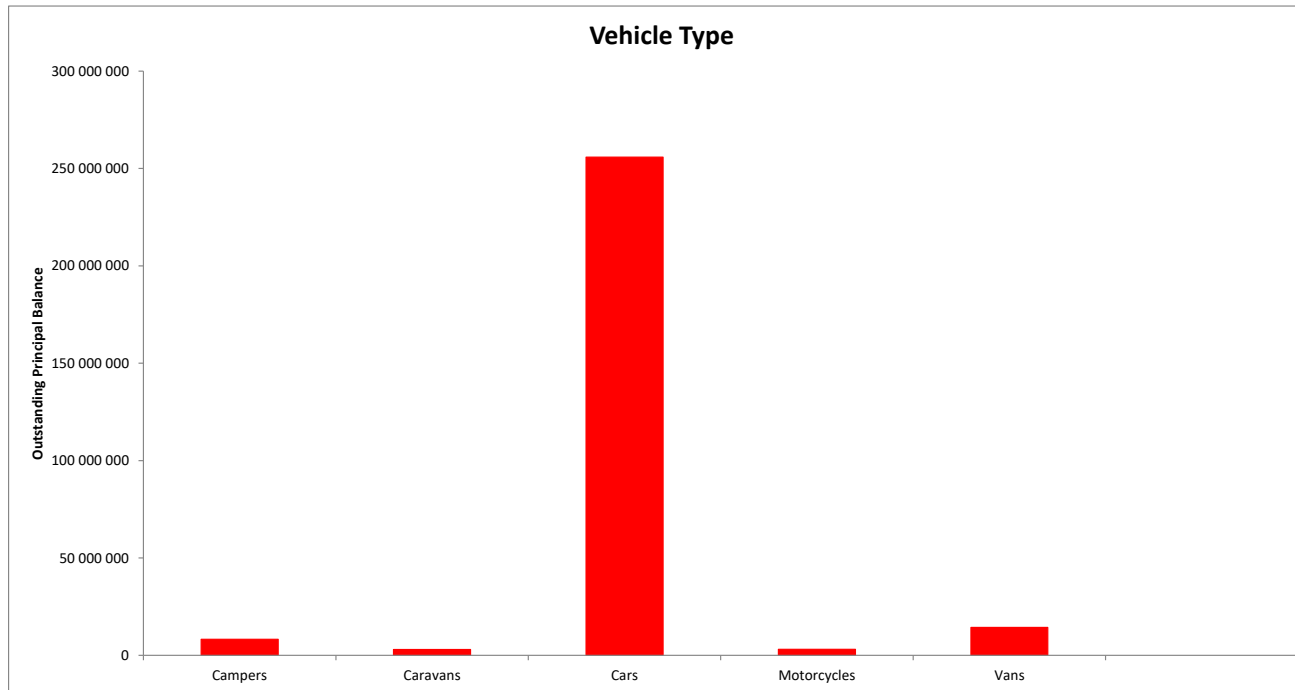
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		372	8 252 807	2,90 %	34	26
Caravans		267	2 989 201	1,05 %	34	25
Cars		23 168	255 828 236	89,90 %	32	26
Motorcycles		449	3 118 521	1,10 %	33	24
Vans		1 290	14 386 252	5,06 %	31	27
		25 546	284 575 016	100 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.b Vehicle type

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

23.a Restructured Loans



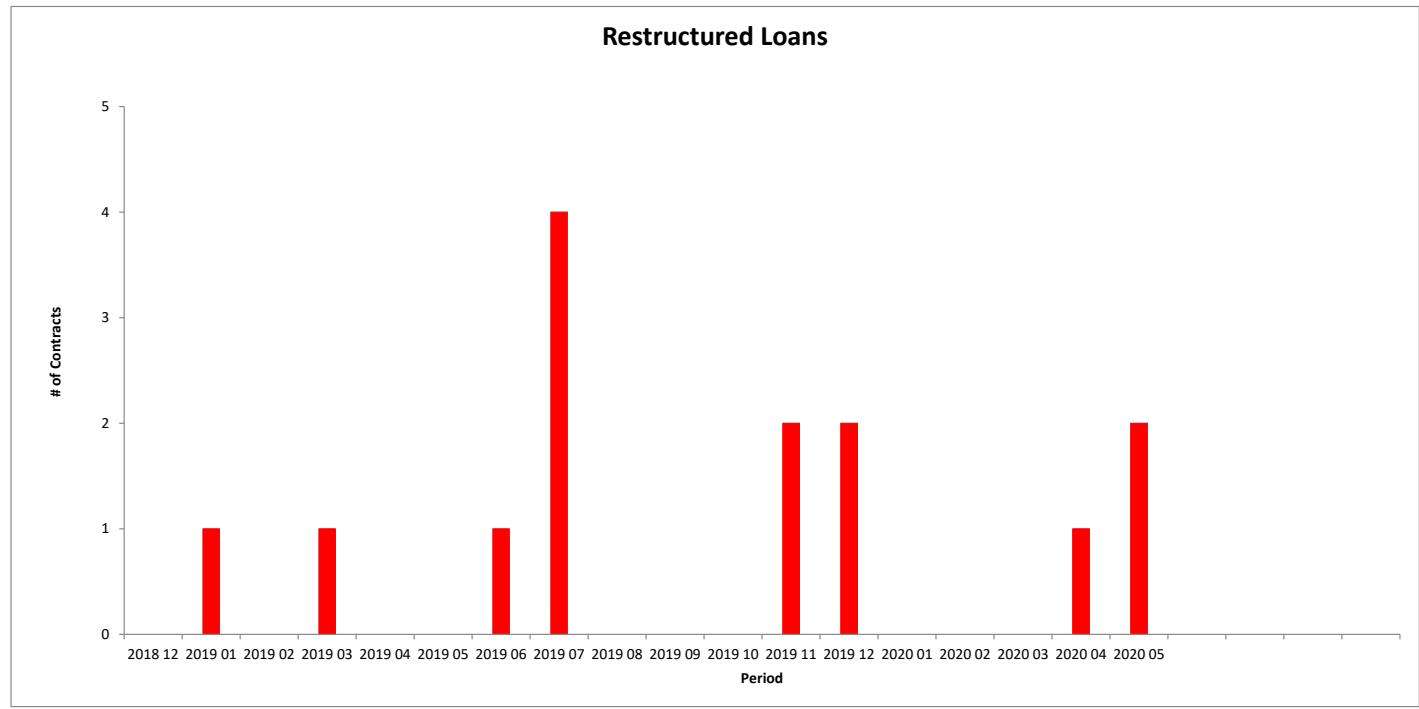
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

	TOTAL		
	Period	No	Outstanding balance
Restructured	2018 12	0	0
	2019 01	1	6 294
	2019 02	0	0
	2019 03	1	9 226
	2019 04	0	0
	2019 05	0	0
	2019 06	1	3 728
	2019 07	4	63 323
	2019 08	0	0
	2019 09	0	0
	2019 10	0	0
	2019 11	2	20 062
	2019 12	2	51 206
	2020 01	0	0
	2020 02	0	0
	2020 03	0	0
2020 04	1	55 313	
2020 05	2	14 191	
	14	223 342	

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	18				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

24.a Dynamic Interest rate



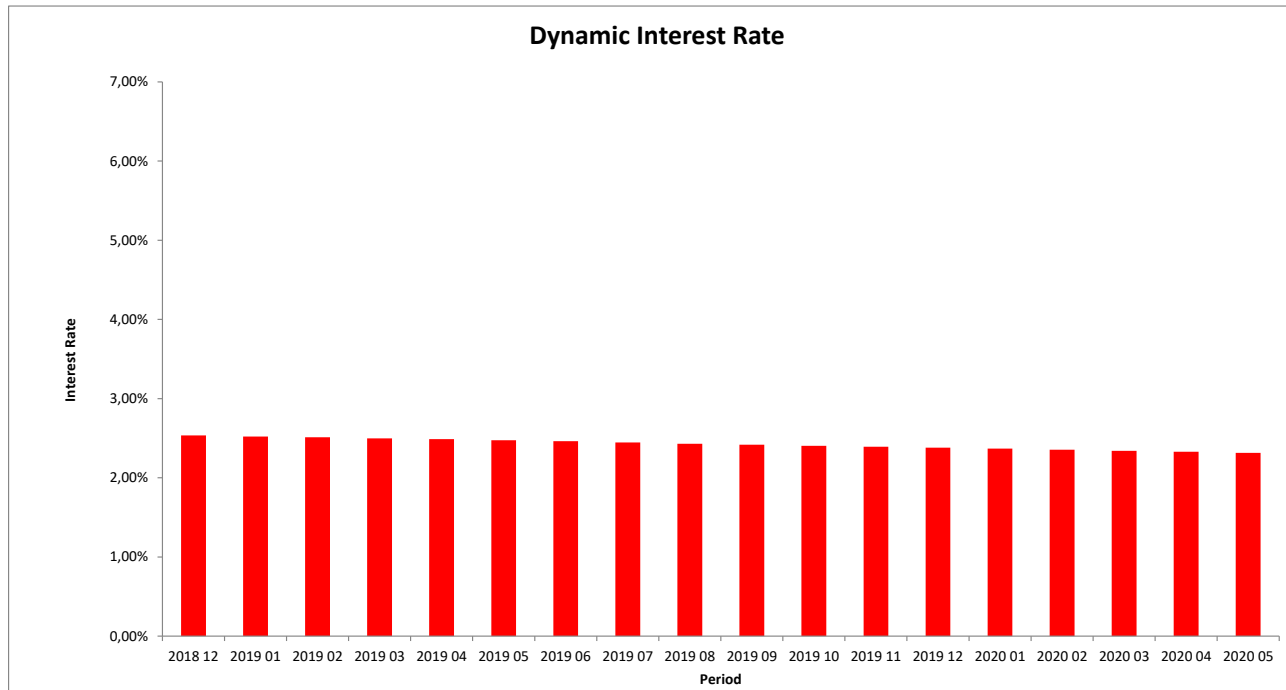
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	from 01.05.2020	to 25.06.2020
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

TOTAL		
Period	Closing balance	WA Interest rate
2018 12	609 379 376	2,54 %
2019 01	586 326 503	2,52 %
2019 02	564 224 282	2,51 %
2019 03	542 921 229	2,50 %
2019 04	520 762 448	2,49 %
2019 05	498 229 783	2,48 %
2019 06	477 217 707	2,46 %
2019 07	454 989 142	2,45 %
2019 08	435 559 339	2,43 %
2019 09	416 047 456	2,42 %
2019 10	396 194 878	2,40 %
2019 11	379 523 956	2,39 %
2019 12	363 202 394	2,38 %
2020 01	345 436 207	2,37 %
2020 02	329 422 663	2,35 %
2020 03	312 679 902	2,34 %
2020 04	298 679 541	2,33 %
2020 05	284 575 016	2,32 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	29.06.2020			
Payment date	25.06.2020			
Period No	18			
Monthly Period	from	01.05.2020	to	25.06.2020
Interest Period	from	26.05.2020	to	25.06.2020 = 30 days

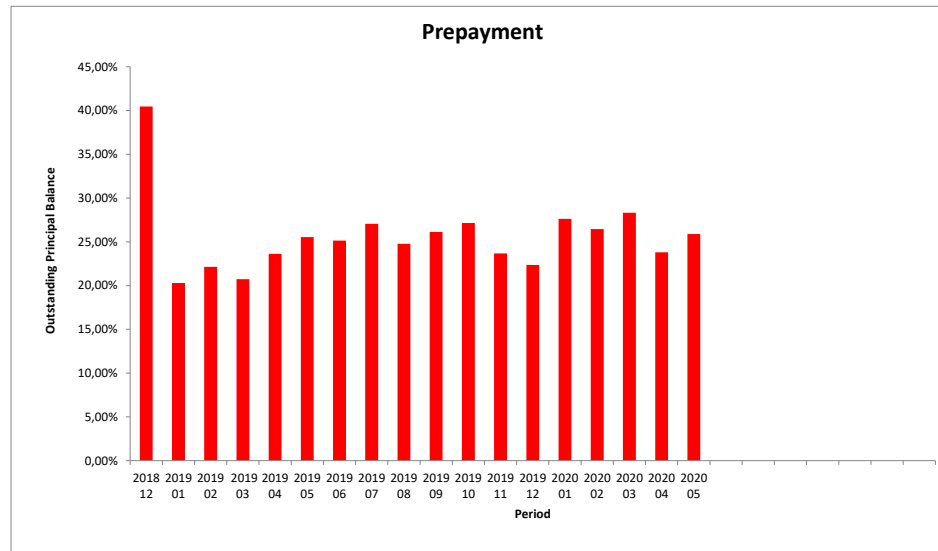
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2018 12	25 771 327	609 379 376	40,46 %	
2019 01	10 976 490	586 326 503	20,29 %	
2019 02	11 646 509	564 224 282	22,14 %	
2019 03	10 406 446	542 921 229	20,72 %	
2019 04	11 562 879	520 762 448	23,62 %	
2019 05	12 091 496	498 229 783	25,53 %	
2019 06	11 378 780	477 217 707	25,14 %	
2019 07	11 803 849	454 989 142	27,05 %	
2019 08	10 206 819	435 559 339	24,76 %	
2019 09	10 365 052	416 047 456	26,12 %	
2019 10	10 318 133	396 194 878	27,14 %	
2019 11	8 449 149	379 523 956	23,67 %	
2019 12	7 580 987	363 202 394	22,36 %	
2020 01	9 183 353	345 436 207	27,63 %	
2020 02	8 329 611	329 422 663	26,46 %	
2020 03	8 554 943	312 679 902	28,32 %	
2020 04	6 689 179	298 679 541	23,80 %	
2020 05	7 014 316	284 575 016	25,88 %	

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	18				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2018	12	609 379 376	39 388	569 898 682	2 253	35 206 504	202	3 371 160	53	714 794	12	188 236					4	1 168	
	1	586 326 503	38 757	553 279 464	1 927	29 084 043	182	2 743 334	41	764 322	28	354 294	9	101 045			4	69 786	
	2	564 217 647	38 153	536 483 060	1 574	23 698 911	181	2 746 292	44	650 758	20	370 226	17	202 725	5	65 676	4	35 531	
	3	542 921 229	36 890	511 417 448	1 779	26 743 611	212	3 144 502	62	929 129	19	223 046	14	346 452	10	117 041	19	222 711	
	4	520 762 448	35 785	489 845 792	1 808	25 845 589	236	3 174 912	68	1 156 416	29	385 273	10	181 501	7	172 964	23	202 320	
	5	498 229 783	34 835	469 456 106	1 679	23 384 417	227	3 200 515	74	1 125 886	35	658 185	24	314 772	6	89 901	14	294 292	
	6	477 217 707	33 674	446 251 272	1 835	25 532 355	232	3 349 875	65	1 029 298	31	473 744	23	388 400	12	192 763	15	175 360	
	7	454 989 142	32 651	426 658 064	1 777	23 683 554	197	2 994 348	49	600 856	25	450 598	21	335 514	16	266 208	23	326 303	
	8	435 559 339	31 962	411 904 051	1 361	18 164 046	274	3 857 209	59	769 801	25	294 974	16	330 233	15	239 026	22	277 518	
	9	416 047 456	30 747	388 809 087	1 600	22 098 400	225	3 255 496	69	972 590	29	463 018	16	198 176	10	250 690	18	220 683	
	10	396 194 878	29 784	371 646 145	1 521	19 896 040	190	2 905 376	61	798 291	46	602 774	16	238 710	8	107 542	22	271 327	
	11	379 523 956	28 973	356 805 071	1 368	17 380 218	259	3 533 545	59	688 168	36	550 535	32	419 334	9	147 085	16	173 313	
12	363 202 394	28 050	338 739 323	1 518	19 188 943	232	2 985 751	91	1 198 847	35	405 188	27	457 492	21	226 849	16	299 494		
2019	1	345 436 207	27 282	323 996 069	1 283	15 634 723	266	3 701 185	77	969 363	51	536 728	25	337 171	13	260 967	28	271 974	
	2	329 422 663	26 523	309 644 271	1 217	14 852 012	209	2 842 765	85	1 034 631	41	484 820	34	349 933	18	214 230	23	317 848	
	3	312 679 902	25 342	290 413 127	1 422	17 283 818	239	2 905 327	62	731 570	55	745 639	26	366 191	19	234 229	34	281 114	
	4	298 679 541	24 821	280 472 318	1 191	13 491 958	218	2 850 262	73	849 277	26	467 324	29	309 074	18	239 327	27	253 654	
	5	284 575 016	23 851	264 249 139	1 347	15 888 435	199	2 367 272	82	1 209 909	37	527 244	11	145 534	19	187 483	30	436 240	
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	from	01.05.2020
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q4			2019 Q1			2019 Q2			2019 Q3			2019 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2018 4	1 168	4	300	300	868	997	1 297	-	129	-	1 297	-	129	-	1 297	-	129
2019 1	328 028	27				89 932	89 932	238 096	105 981	195 913	132 115	17 918	213 832	114 196	9 082	222 913	105 115
2019 2	671 972	52							114 622	114 622	557 350	240 138	354 759	317 212	111 792	466 552	205 420
2019 3	824 504	63										166 800	166 800	657 704	232 748	399 548	424 956
2019 4	720 756	54												115 397	115 397	605 359	
2020 1	870 936	85															
2020 2	689 893	27															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1			2020 Q2			
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	
2018 4	1 168	4		1 297	-	129	1 297	-	129
2019 1	328 028	27	3 016	225 929	102 099	2 805	228 734	99 294	
2019 2	671 972	52	8 668	475 220	196 752	3 835	479 055	192 917	
2019 3	824 504	63	130 776	530 325	294 180	5 046	535 371	289 133	
2019 4	720 756	54	249 913	365 309	355 446	40 709	406 018	314 738	
2020 1	870 936	85	132 476	132 476	738 460	169 255	301 731	569 205	
2020 2	689 893	27				142 163	142 163	547 731	

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

28. Priority of Payments - Revenue

Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	18
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	969 544,62	EUR
Senior Expenses	-	22 297,77	EUR
Servicing Fee	-	122 525,35	EUR
Tranche A Loan Interest to Issuer	-	50 103,38	EUR
Tranche B Loan Interest to Issuer	-	24 670,00	EUR
Payable to the Issuer for the Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Tranche C Loan Interest to Issuer	-	178 284,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	69 116,31	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		489 647,81	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 916 255,23	EUR
Senior Expenses	-	21 354,93	EUR
Issuer Swap Interest Amount	-	50 103,38	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	24 670,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 490 710,30	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	178 284,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	69 116,31	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		69 116,31	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	18
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	13 890 638,28	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	13 890 638,28	EUR
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Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13 890 638,28	EUR
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	11 630 019,83	EUR
(ii) Principal Payments on Class B Notes	-	984 142,11	EUR
(iii) Principal Payments on Class C Notes	-	1 276 476,34	EUR
<i>Only after the Class A Notes, the Class B Notes and the Class C Notes have been redeemed in full</i>			
Principal Payments on Class D Notes	-	-	EUR
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Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (n)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	69 116,31	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	489 647,81	EUR
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SCF Rahoituspalvelut VII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	22 297,77				
Interest accrued for the Period	EUR	215 854,00	-	24 670,00	178 284,00	12 900,00
Cumulative Interest accrued	EUR	5 210 846,00	122 999,00	588 827,00	4 255 210,00	243 810,00
Interest Payments	EUR	215 854,00	-	24 670,00	178 284,00	12 900,00
Cumulative Interest Payments	EUR	5 210 846,00	122 999,00	588 827,00	4 255 210,00	243 810,00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	2 342,34				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	2 342,34				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

31. Contact Details



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Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	18	
Monthly Period	01.05.2020	
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days